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ABSTRACT

This report analyzes the first year of the Federal Alternative Financing Program (AFP), a program designed to help individuals with disabilities who need to purchase assistive technology (AT) find a way to pay for the equipment. The program receives funding under Title III of the Assistive Technology Act of 1998 and provides low-cost financing for AT devices and services for adults and children with disabilities. In October 2000, six states (Kansas, Maryland, Missouri, Pennsylvania, Utah, and Virginia) began offering AFP loans to individuals with disabilities through $3.8 million in federal grants. This federal money was matched dollar for dollar by the states. The states that received funding used different loan models, including revolving loan programs, loan guarantee programs, and interest buy-down models. Information on the individual loan applications was reported by five states. Analysis of this first year data (n= 312) indicates the majority of those requesting loans for AT were the consumers themselves, while the remaining 26.4% were representatives of the persons who were seeking loans to purchase AT. Overall, 45.8% of loan requests were for transportation or vehicle modifications and 35.6% were for computer equipment or computer access. (CR)

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Providing Low Cost Loans for the Purchase of Assistive Technology

ED 479 679

Photo courtesy of KATCO

A loan from the Kansas Assistive Technology Cooperative allowed Rick to convert part of his garage into an accessible home office. For details see page 11.

vercoming Financial Barriers

One of the greatest obstacles faced by persons with disabilities who need to purchase assistive technology (AT) is finding a way to pay for this equipment. Whether the needed AT is a wheelchair or a motorized scooter, wheelchair ramp, specialized computer, or an adapted car or van, the purchase price of the equipment may be out of reach to many, particularly those with low incomes. The inability of an adult or child to obtain the AT that they need may adversely affect the person's health, employability or job opportunities, daily living skills, education, and communication and interaction with other people.

To help fill this AT financing void, an innovative loan plan—the Alternative Financing Program—is being funded in part by the federal government to assist individuals with disabilities in purchasing AT. Federally funded under Title III of the Assistive Technology Act of 1998 (AT Act), the Alternative Financing Program (AFP) is making AT devices and services more affordable for adults and children with disabilities through low-cost financing that is consumer controlled and directed. This is extremely important because historically many persons with disabilities have not qualified for conventional bank loans to purchase AT, largely because these individuals may have high medical expenses and low to middle incomes.

A lack of low-interest financing for AT has been cited by persons with disabilities as a long-standing barrier to purchasing the AT they need. This need for financing was brought up in national hearings on access to AT devices and services that were held throughout the United States in 1998 by the National Institute on Disability and Rehabilitation Research. At the hearings, testimony from many persons with disabilities, their families, and service providers showed a need for new funding mechanisms and strategies to assist individuals with the purchase of AT for use in employment, daily living activities,

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education, communication, and transportation.

In October 2000, six states began offering AFP loans to individuals with disabilities through $3.8 million in federal grants authorized by Congress. This federal money was matched dollar for dollar by the states. The federal government typically provided a grant of $500,000 to $1 million, which the state matched with its own money. Kansas, Maryland, Missouri, Pennsylvania, Utah, and Virginia applied for and received AFP funding in fiscal year (FY) 2000. Although the grants were for one year, the alternative financing programs are ongoing and are expected to continue on a permanent basis. In the states that offered these new federal loan programs in FY 2000, the AFP already appears to be filling a long-standing need for low-cost funding for the purchase of AT by individuals with disabilities.

Data from Year 1 of AFP operation in the states that received federal funding show that AFP loans are reaching a larger audience than that presumably reached by traditional consumer bank loans. This is evidenced by a higher "expenses to income" ratio allowed for recipients of AFP loans than for those who are generally approved for traditional bank loans. A higher expenses to income ratio, such as that given by the AFP, allows a person to have higher monthly expenses, when compared to the income level, and still qualify for an AFP loan. Year 1 AFP data show that the median expenses to income ratio for an AFP loan was 60 percent. This compares with a typical 40 to 50 percent expenses to income ratio that is allowed for most traditional bank loans. Year 1 AFP data also show a zero percent loan default rate on AFP loans in all participating states.

Activities of Year 1 Loan Programs

The six states that received funding for FY 2000 used different loan models, including revolving loan programs, loan guarantee programs, and interest buy-down models (see Table 1).

Table 1
Profile of State Alternative Financing Programs 2000- 2001

State	Loan Models	Partners	Funding Sources
KS	Revolving Loan, Loan Guarantee	Assistive Technology for Kansans Project Kansas Assistive Technology Cooperative MidAmerica Credit Union	$742,576 Federal Grant $742,576 State Match **$1,485,152 Total Program**
MD	Loan Guarantee, Interest Buy-Down	Maryland Technology Assistance Program AT Guaranteed Loan Program Sun Trust Bank State Employees Credit Union of Maryland 1st Mariner Bank	$500,000 Federal Grant $500,000 State Match **$1,000,000 Total Program**
MO	Revolving Loan	Missouri Assistive Technology Council $how Me Loans Committee Missouri State Treasurer	$550,000 Federal Grant $550,000 State Match **$1,100,000 Total Program**
PA	Loan Guarantee	Pennsylvania's Initiative on Assistive Technology Pennsylvania's Assistive Technology Foundation First Union National Bank	$500,000 Federal Grant $500,000 State Match **$1,000,000 Total Program**
UT	Interest Buy-Down	Utah Assistive Technology Program Utah Assistive Technology Foundation Zions Bank	$500,000 Federal Grant $500,000 State Match **$1,000,000 Total Program**
VA	Revolving Loan, Loan Guarantee, Interest Buy-Down	Virginia Assistive Technology System Assistive Technology Loan Fund Authority Sun Trust Bank	$1,000,000 Federal Grant $1,000,000 State Match **$2,000,000 Total Program**

Guaranteed loans help individuals qualify for loans because these loans are backed by a promise or "guarantee" that, even if the loan goes into default, the loan will be paid back. Interest buy-down programs allow an organization to use its funds to reduce the interest rate on a conventional loan. For example, a loan that originally would have an interest rate of 7% might be bought down by the organization to a 4% interest rate. This lower rate helps borrowers meet underwriting standards to enable them to qualify for loans. Revolving loan fund programs provide direct loans to individuals. Loan payments made by these loan recipients then are dedicated to the re-capitalization of the loan fund and are recycled into future loans for other individuals.

States partnered with a variety of community-based organizations to operate the AFP, such as an AT foundation, a community cooperative comprised of persons with disabilities, a quasi public-private entity established by state statute, and a nonprofit council. States had varied AFP features, including the range of approved loan amounts, the interest rate charged to borrowers, repayment terms, and loan guarantee amounts required of the state by lenders (see Table 2).

The loan fund capacity for the AFP for the first program year was $8,615,953 (see Table 3). Overall, 65 percent of the 351 requests for loans were funded, providing $2,309,356 in loans to 229 people with disabilities, with a median loan of $5,000. In the first year, the loan programs reported a zero percent default rate.

Analysis of First Year Data from FY 2000 AFPs

Information on the individual loan applications was reported by Kansas, Maryland, Pennsylvania, Utah, and Virginia. No data were available for Missouri since it spent the program year developing a loan program. It began marketing its AFP and distributing applications in September 2001.

Table 2
Loan Program Features for State Alternative Financing Programs 2000-2001

State	Range of Loan Amounts	Interest Charged to Borrower	Repayment Terms	Loan Guarantee Requirements (1)
KS	No set limit	5.5% - 7.9%	Flexible terms to 10 years	50%
MD	$500 - $30,000	4 points below prime for guaranteed loans; 1 point below prime for most non-guaranteed loans	1 - 7 years	50%
MO	$500 - $10,000	2% - 7%	up to 5 years, may be longer	NA
PA	under $1,000 - $25,000	8.5%	varies by type of AT	100%
UT	No set limit	0% for devices $3000 buy-down for vans	up to 5 years, may be longer term	NA
VA	No limits - interest buy down Up to $20,000 - guaranteed loans	4% below prime - guaranteed loans; 4.25% below market rate - non-guaranteed loans	Up to 4 years - loans under $5,000 Up to 5 years - loans over $5,000 Up to 6 years – vehicles Up to 20 years - home equity loans	50%

(1) Loan guarantee requirements: Percentage required by lender to guarantee loan. For example, if the loan guarantee requirement is that $.50 be set aside for every $1.00 approved in loans by the lender, the loan guarantee requirement is 50%. If $1.00 must be set aside for every $1.00 approved in loans by the lender, the loan requirement is 100%.

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Table 3
Loan Activity of State Alternative Financing Programs
October 1, 2000 - September 30, 2001

State	Total Loan Fund Capacity	Number of Applications Received	Number of Approved and Closed (%)	Dollar Value of Loans Approved and Closed	Median Amount of Approved and Closed Loans	Default Rate
Kansas	$1,240,953	60	34 (57%)	$114,136.60	$1,700.00	0%
Maryland	2,000,000	133	97 (73%)	1,166,095.87	$8,100.00	0%
Missouri	1,000,000	0	0 (0%)	0	0	na
Pennsylvania	575,000	23	18 (78%)	154,559.67	$3,859.00	0%
Utah	1,000,000	38	29 (76%)	216,693.73	$2,287.00	0%
Virginia [1]	2,800,000	97	47 (48%)	657,871.00	$15,500.00	0%
TOTAL	$8,615,953	351	229 (65%)	$2,309,356.87	$5,000.00	0%

[1] As the data collection records from the Virginia AFP and the records for Virginia in the national Web-based data collection system differ, data reported here are from records in the national Web-based data collection system. The Virginia AFP records indicate 203 applications were received, 66 (33%) loans were approved for a total of $980,570.80 in loans with a median loan amount of $15,250.

Total loan fund capacity - Total dollar value of the loan program including state, federal, and private monies currently available for potential loans as well as those currently set aside for guarantee purposes.
Number of loans approved and closed – Loans approved by bank/AFP and accepted by borrower as of Sept 30, 2001.
Dollar value of loans approved and closed – Loans approved by bank/AFP and accepted by borrower as of Sept 30, 2001.
Median amount of approved and closed loans - Median amount indicates that one-half of the approved and closed loans were for individual loan amounts above the median cited and one-half were for loan amounts below the median.
Default rate – Rate expressed as a percentage determined by dividing the total amount of loans approved in the past year into the total amount (value) of loans that have defaulted.
Program administrative costs – Total loan program administrative costs, such as personnel, rent, and marketing, divided by total loan program amount (federal funds and state match).

Source: 2000 – 2001 AFP data as of April 15, 2002.

Data from the five state AFPs provide information on 312 out of 351 applications for loans (approximately 89 percent) that were received from October 1, 2000, through September 30, 2001. (For the additional 39 loans that are not discussed, 37 were for applications where loans were approved, but were not accepted by the borrower, and 2 applications were delineated as "no response.") The data analysis used for this report was run on April 15, 2002. Staff at the state AFPs continue to work with researchers at the University of Illinois at Chicago to finalize state data. Reliability checks have been conducted on the 312 files included in this report. The University of Illinois at Chicago, Occupational Therapy Department, created a Web-based Outcome data and reporting system under a subcontract from the Rehabilitation Engineering and Assistive Technology Society of North America (RESNA), which operates the Alternative Financing Technical Assistance Project (AFTAP). Data in the system include information on the initial loan applications, whether applications were approved or denied, and follow-up data on approved loan applicants who accepted the loans and purchased AT equipment or services.

Data from the application files show that the majority of those requesting loans for AT were the consumers themselves (73.6 percent), while the remaining 26.4 percent were representatives of the persons who were seeking loans to purchase AT. Applicants for AFP loans said that they received information about the AFP from a variety of sources. Overall, 30.8 percent learned about the AFP through information received in the mail, 18.9 percent from a disability agency, and 10.9 percent from a State Assistive Technology Act Project (see Figure 1).

Reasons for requesting loans varied considerably (see Figure 2). Overall, 45.8 percent of loan requests were for transportation or vehicle modifications, 35.6 percent were for computer equipment or computer access, 34.9 percent for mobility equipment (such as wheelchairs and scooters), 16.3 percent for AT equipment for daily living, 12.2 percent for building modifications, and 7.0 percent for hearing aids or vision aids. Across these types of requests, it is important to note that one loan request may be for more than one type of AT (i.e., people could check more than one category, and therefore the totals will exceed 100 percent).

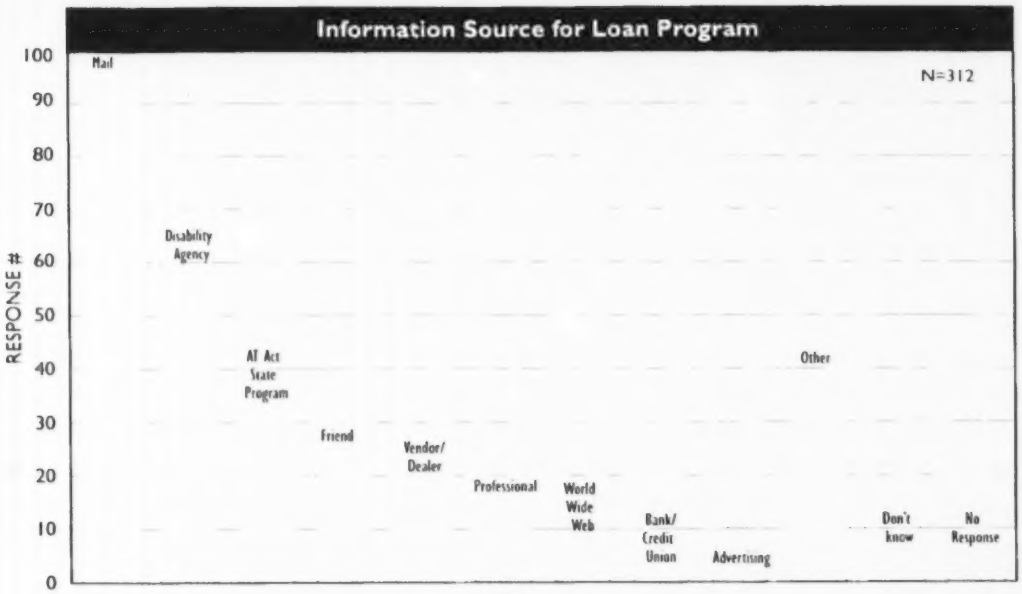

Figure 1

The AT applicant was most likely to identify mobility (67.3 percent), interacting with others (27.2 percent), learning new information (25.0 percent), and talking or communicating (17.9 percent) as the abilities that would be influenced through the acquisition of AT (see Figure 3). Applicants had explored a variety of funding options prior to applying for AFP loans to purchase AT (see Figure 4). The most frequently explored option was funding from a state Vocational Rehabilitation agency (45.3 percent). Other options that were investigated include a traditional bank loan (42.5 percent), self pay (27 percent), foundation or community agency funding (18.2 percent), Medicare options (11.7 percent), Medicaid funding (8.5 percent), and private insurance possibilities (8.5 percent).

An analysis of income data collected indicates that the majority of loan applicants used only the income of the AT user for the loan application (60.9 percent), whereas 23.1 percent used the combined income of the AT user and a representative of the user, and 16.0 percent used only the income of the representative (see Figure 5).

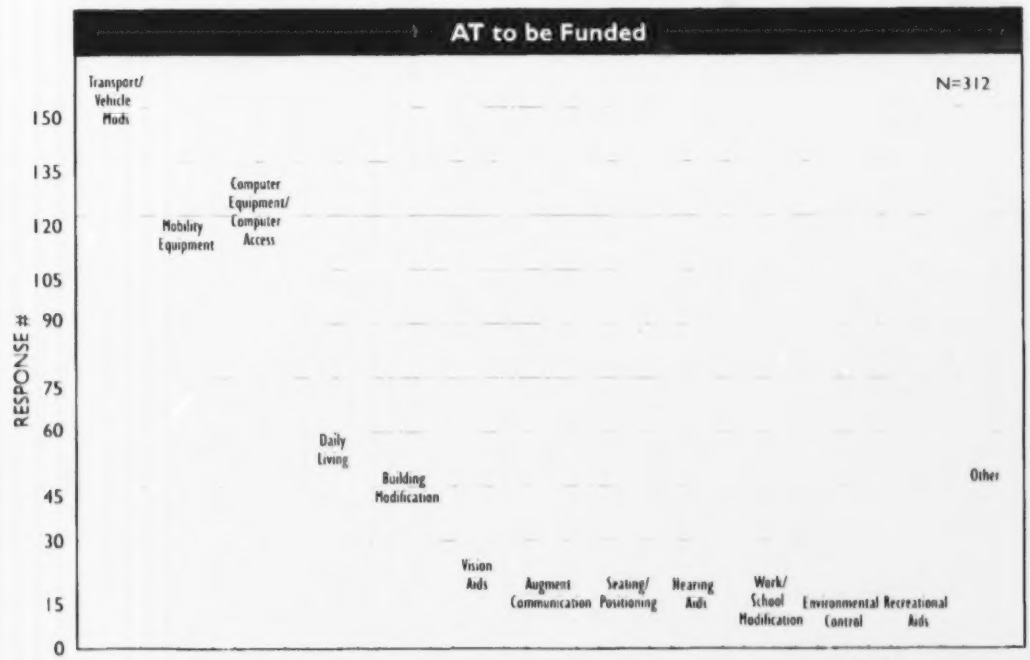

Figure 2

Source for figures: 2000 - 2001 AFP data as of April 15, 2002

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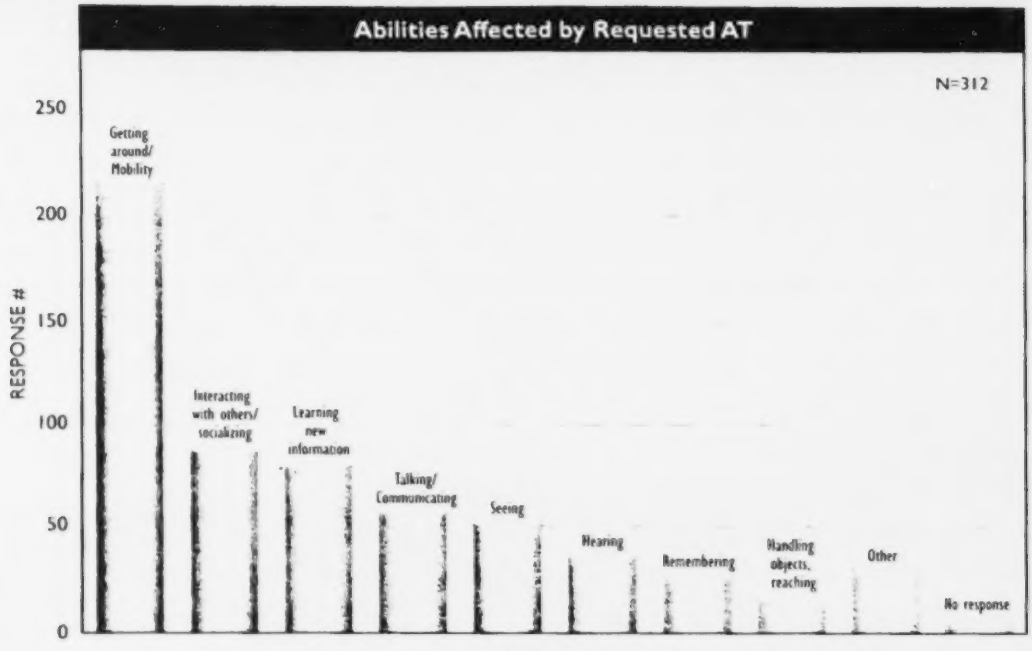

Figure 3

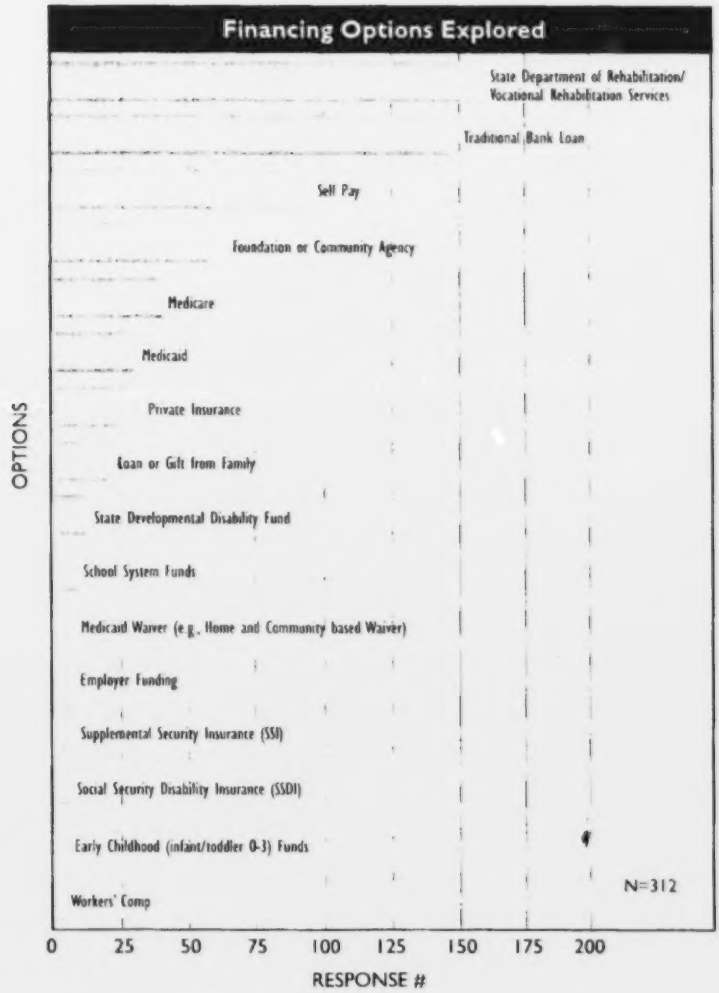

Figure 4

Source for figures:
2000 - 2001 AEP data
as of April 15, 2002

Income Level Used for Loan Application

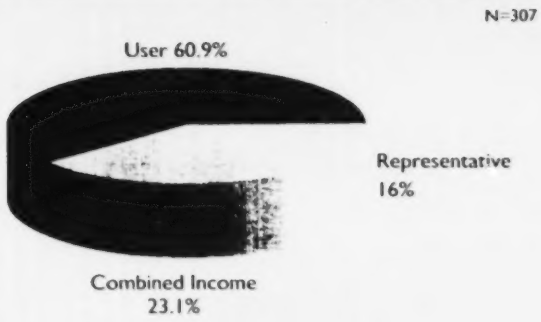

Figure 5

Type of Loan Requested

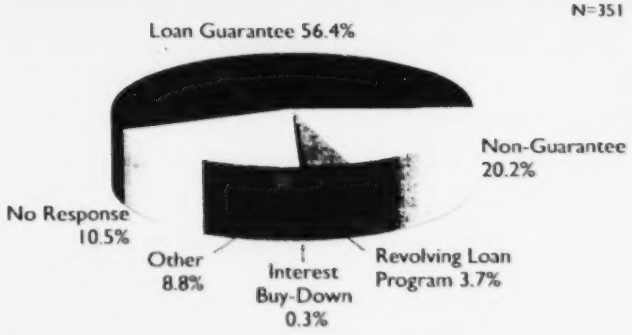

Figure 6

Table 4
Monthly Income and Expenses of Applicants

	Approved N=229	Denied N=89
Median Monthly Income	$2,000.00	$1,207.95
Median Monthly Expenses	$1,000.00	$828.18
Median Expenses to Income Ratio	.60	.75

According to data analysis, those applicants who used the combined income of the AT user and a representative had a higher than expected chance of being approved for a loan.

The median monthly income reported on the AT loan application for those who were approved for a loan was $2,000 while the median monthly income of those who were denied was $1,207.95, as shown in Table 4. The monthly income for an applicant was calculated by using the income of the person who will use the AT equipment, or a representative of this person, or a combination of the two incomes. The median monthly expenses of an approved applicant were $1,000 and the median monthly expenses of denied applicants were $828.18 (see Table 4). The median "expenses to income" ratio for those with approved loans was 60 percent, while the median expenses to income ratio for those denied loans was 75 percent.

The primary type of alternative financing requested was a guaranteed loan (56.4 percent); other requests included non-guaranteed low-interest loans (20.2 percent), and revolving loans (3.7 percent), as shown in Figure 6. Regarding loan amounts, loan applications that were approved had loan amounts that ranged from $79 to $35,000, while denied loan applicants had loan amounts that ranged from $300 to $50,000. For the 83 loan applicants who were denied loans, the reasons for the denials most often were due to insufficient income, poor credit history, lack of a co-payer for the loan, or a combination of these factors (see Figure 7).

Demographics collected on loan requesters showed that slightly more women than men applied for the loans (53.3 percent were female and 46.7 percent male). For the ages of AT loan applicants, the majority (53 percent) were between 30 and 59 years of age: 21.7 percent were from 50 to 59 years of age, 17.1 percent were from 40 to 49 years of age, and 14.2 percent were from 30 to 39 (see Figure 8). Youth up to 9 years of age made up 4.6 percent of the AT loan applicants, 7.4 percent were between the ages of 10 and 19, and 6.3 percent were between the ages of 20 and 29. Persons older than 60 years of age accounted for 13.6 percent of all loan applicants. The youngest person for whom a loan was requested was 1 year of age, the oldest was 96 years of age.

Other demographic information shows that 57.4 percent of AT loan applicants were white, 24.7 percent were African-American, 2.2 percent

Source for table and figures:
2000 - 2001 AFP data
as of April 15, 2002

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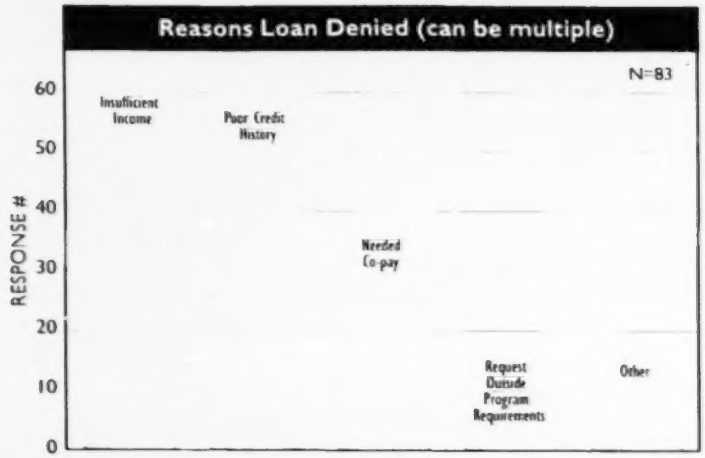

Figure 7

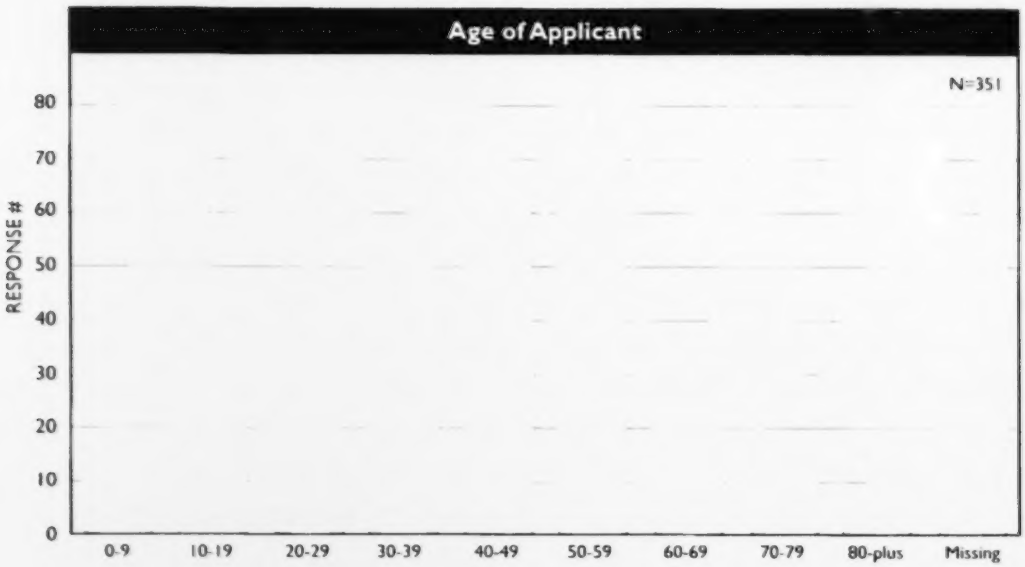

Figure 8

were Hispanic, and 1.3 percent were Native American (see Figure 9). The overwhelming majority (98.1 percent) of AT users spoke English as their primary language.

The data indicated that 67.7 percent of AT applicants were not currently employed, 18.5 percent worked full time, and 13.9 percent worked part time (see Table5). For those whose loans were approved, 21.5 percent worked full time, 16.6 percent worked part time and 61.9 percent were not employed. For those who were denied loans, 10 percent worked full time, 6.3 percent worked part time, and 83.8 percent were not employed. Tests for the significance of the differences in employment status between those who were approved for loans and those who were denied loans showed that applicants who were working, either full or part time, had a higher than expected likelihood of being approved for a loan. Demographic information also showed that 40.7 percent of AT applicants were from rural areas, 30.3 percent were from suburban areas, and 29.0 percent were from urban areas (see Table 6).

For readers seeking additional information about the AFP, loan applicants, and loan recipients, please refer to the RESNA Web site at www. resna.org/AFTAP/.

Source for figures: 2000 - 2001 AFP data as of April 15, 2002

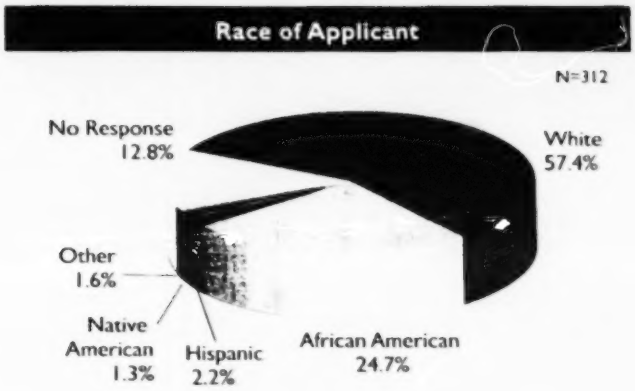

Figure 9

Table 5
Employment Status of Applicant

N=303

RESPONSE	All Applicants		Approved		Denied	
	#	%	#	%	#	%
Full Time Employment	56	18.5	48	21.5	8	10.0
Part Time Employment	42	13.9	37	16.6	5	6.3
Not Employed	205	67.7	138	61.9	67	83.8

Table 6
Community of Applicant

N=300

RESPONSE	All Applicants		Approved		Denied	
	#	%	#	%	#	%
Primarily Urban	87	29.0	59	26.8	28	35
Primarily Suburban	91	30.3	71	32.3	20	25
Primarily Rural	122	40.7	90	40.9	32	40

Source for figure and tables:
2000 – 2001 AFP data
as of April 15, 2002

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State AT Act Projects Pave the Way for the AFP

States helped lay the groundwork for today's successful AFPs by establishing financial loan programs more than 10 years ago. The first AT loan program, the Kim Wallace Adaptive Equipment Loan Program,[1] was started in 1989 by Alpha One in Maine and continues to be very successful today. Other states soon followed and created AT financial loan programs with the help of their State AT Act Projects.[2] However funding problems and inadequate support from commercial banks that assisted with the original state loan programs have resulted in limited success for many of these older loan programs and some have ceased operations. Some of the problems faced by these older state loan programs have been lack of consumer involvement, inadequate funding for capitalization, and unreasonable loan guarantee amounts required by banks, which tie up needed program funds. This has severely hampered the success of these older state AT loan programs by limiting the amount of money that can be loaned to consumers. The experiences of these pioneering AT loan programs, however, have helped in shaping the current alternative financing program.

AFPs and State AT Projects Join Forces to Expand AT Services

With the knowledge gained during the last decade of creating and initiating their own AT financial loan programs, State AT Act Projects have contributed immensely to the successful operation of today's AFPs. Since the inception of the AFPs in October 2000, State AT Act programs and the AFPs have established strong interconnections and mutually advantageous working relationships. AFPs depend on the State AT Act programs for energy and leadership to facilitate partnerships among nonprofits, community-based partners, and lending institutions. State AT Projects have acted as "incubators" for new loan programs by providing manpower and in-kind support as the fledgling AFPs work to establish infrastructure, self-sufficiency, and permanence. In turn, the State AT Act programs depend on the AFPs to provide attractive, alternative AT funding for citizens with disabilities. It is important to note that individuals with disabilities are not required to exhaust other funding sources before they can use the AFPs.

State AT Act Programs also provide a means for AFPs to become more successful by offering services. The State AT Act Programs help loan programs to minimize inappropriate AT purchases by providing information on devices and services and AT evaluations. Ill-advised purchases lead to abandonment of AT devices and, potentially, defaults on AT loans. Additionally, the State AT Act programs offer resources to AFPs, such as AT demonstration centers that allow consumers to try out devices before they are purchased.

State AT Act programs also provide a variety of initiatives so that people with disabilities may obtain AT. For example, many AT Act programs have created ways for consumers to borrow, rather than purchase AT equipment through AT loan closets and lending libraries. Many State AT programs also offer used, lower-cost, recycled AT equipment for purchase. Through combining their efforts, State AT Act Projects and AFPs offer a comprehensive continuum of services that increase access to and provision of AT for individuals with disabilities.

Feedback From Loan Recipients: The Benefits of the AFP

The importance of the AFP for individuals with disabilities was illustrated by the responses of AFP loan recipients in a small study conducted in Maryland. A total of 36 Maryland AFP loan recipients completed an initial survey form and a follow-up form 6 months later. When asked about improvements or declines in their abilities since purchasing the AT that they needed, 75 percent of loan recipients in the Maryland sample reported that their quality of life was improved by the use of the AT, 56 percent reported that their ability to work or seek work was improved by the AT, and 53 percent said they were better able to control or manage the amount of physical assistance or attendant care used during the day. Moreover, 67 percent said the receipt of an AFP loan helped establish a good credit history, and 53 percent said receipt of a loan assisted in their understanding of personal finances, credit, and financing planning.

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[1] This loan program was called the Credit Able Loan Program when it was first started in 1989.

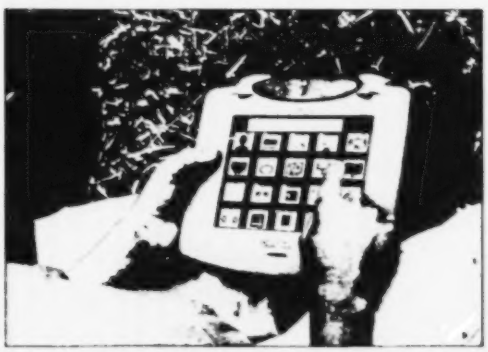
[2] State AT Projects are state-operated programs (authorized under Title I of the AT Act) that provide an array of services for individuals with disabilities including AT equipment recycling and lending programs, AT device demonstration centers, AT information and referral services, AT training for service providers, client evaluations for AT, and AT education to meet the needs of children and adults. The National Institute on Disability and Rehabilitation Research (NIDRR), in the U.S. Department of Education, administers Title I and Title III of the AT Act.

Personal Triumphs: How AFP Loans Helped Increase Independence

Of the many stories of persons receiving AFP loans and successfully using the AT to change their lives, the two stories that follow will illustrate some of the important ways that AFP loans have increased independence for individuals with disabilities.

Virginia Assistive Technology Loan Fund

A neurological condition was severely limiting 5-year-old Jack R.'s ability to communicate with his family, kindergarten classmates, and teachers. Specialists at Kluge Children's Center in Virginia recommended use of a DynaVox augmentative communication device to help him learn to talk. Jack's school had offered to rent a less expensive device to help with his verbal apraxia, a condition in which a child can listen and comprehend information normally but can only communicate through non-verbal means. Jack's parents and the specialists, however, believed the DynaVox would best meet Jack's needs.



Jack's parents purchased a DynaVox device with a loan from the Virginia Assistive Technology Loan Fund Authority.
Photo courtesy of DynaVox Systems LLC

Because of previous financial difficulties, the family did not qualify for a conventional bank loan to purchase the device. The specialists told Jack's parents about the Virginia Assistive Technology Loan Fund Authority (ATLFA), which offered AFP loans for assistive technology. After ATLFA approved a $6,000 loan for the device, the DynaVox was purchased for Jack. With continuous use of the DynaVox at home, school, and with a speech therapist, Jack eventually learned to speak without the device. "On Christmas Eve, my son said 'Mommy' for the first time," Jack's mother Melinda said. "It was the greatest Christmas present I ever received."

Kansas Assistive Technology Cooperative

Rick L. turned to the Kansas Assistive Technology Cooperative (KATCO) for a low-cost loan to convert part of his garage into an accessible home office where he could write computer code for aeronautics manufacturing plants. Rick had lost the use of his legs after being severely injured in a car accident 7 years ago. In addition to his need for a home office, Rick also wanted to purchase a $4,000 device that would allow him to stand independently as he worked in order to strengthen his weakening bones. United Cerebral Palsy promised to pay one-half his cost if Rick could fund the other half. Through KATCO Rick received the low-interest loan that he needed. "KATCO was the only resource I found that could help me," Rick said. "If it weren't for them, I couldn't do what I've done with my rehab."

Summary

Alternative financing projects offer individuals with disabilities important and attractive options to purchase AT they otherwise would be unable to obtain. Loan programs enhance access to AT devices and services in a way that underscores independence and inclusion. AFPs are poised to fill an important role in ensuring that more persons with disabilities are able to purchase needed AT devices and services. In addition to current unmet needs for AT, it appears that the demand for AT will further increase as the number of individuals with disabilities increases, along with the nation's elderly population, and as consumers and their families become more aware of the role and benefits of AT.

The AFP has increased its assistance to more individuals with disabilities by expanding to additional states. For the second year of AFP operation, which began in October 2001, there were 14 states that received AFP grants (Arizona, Arkansas, Florida, Illinois, Kentucky, Louisiana, Maryland, Michigan, Nevada, Oklahoma, Pennsylvania, Utah, Virginia, and Wisconsin). Congress also increased federal funding from $3.8 to $15 million. In the future, analyses of outcome data for this second year of loan operations will be made as AFP data collection continues and more individuals with disabilities receive loans to purchase needed AT devices and services.

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Fiscal Year 2000
Alternative Financing Programs

KANSAS

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Maryland Technology Assistance Program
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Baltimore, MD 21218
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Phone: 800/832-4827 (Voice/TDD)
E-mail: loans@mdtap.org
Web site: www.mdtap.org

MISSOURI

Show Me Loans
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Pennsylvania's AT Foundation
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